

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 08-36195 – GFK

JEFFREY LEE NORRELL
960 SIBLEY STREET SOUTH
Shakopee, MN 55379

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-9818

DEBRA ELAINE NORRELL
fka DEBRA ELAINE DORIC
960 SIBLEY STREET SOUTH
Shakopee, MN 55379

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0473

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/18/09

Gregory F Kishel
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 18, 2009 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
CERTIFICATE OF NOTICE

District/off: 0864-3
 Case: 08-36195

User: admin
 Form ID: 7dsc

Page 1 of 1
 Total Served: 15

Date Rcvd: Feb 19, 2009

The following entities were served by first class mail on Feb 21, 2009.

db +JEFFREY LEE NORRELL, 960 SIBLEY STREET SOUTH, Shakopee, MN 55379-2946
 jdb +DEBRA ELAINE NORRELL, 960 SIBLEY STREET SOUTH, Shakopee, MN 55379-2946
 smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 intp +RBS Citizens, NA FKA Citizzens Auto Fina, c/o Stewart Zlimen & Jungers, Ltd.,
 2277 Highway 36 West, #100, Roseville, MN 55113-3896
 57892364 +BABBITT STEELWORKERS CREDIT UNION, 24 COMMERCE ROAD, BABBITT MN 55706-1116
 57892367 CITIZENS AUTO FINANCE, PO BOX 42002, PROVIDENCE RI 02940-2002
 57892368 COUNTRYWIDE HOME LOANS, PO BOX 650070, DALLAS TX 75265-0070
 57892370 ++HARRIS NA, 3800 GOLF RD SUITE 300, ROLLING MEADOWS IL 60008-4005
 (address filed with court: HARRIS NA, PO BOX 6201, CAROL STREAM IL 60197-6201)
 57892371 WELLS FARGO BANK, BANKRUPTCY UNIT - CONSUMER, PO BOX 10438, DES MOINES IA 50306-0438

The following entities were served by electronic transmission on Feb 19, 2009.

smg +EDI: MINNDEPREV.COM Feb 19 2009 18:28:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 57892363 EDI: AMEREXPR.COM Feb 19 2009 18:33:00 AMERICAN EXPRESS, ATTN US PAYMENTS FL,
 PO BOX 360001, FT LAUDERDALE FL 33336-0001
 57892365 +EDI: CHASE.COM Feb 19 2009 18:33:00 CHASE, PO BOX 94014, PALATINE IL 60094-4014
 57892366 +EDI: CIAC.COM Feb 19 2009 18:33:00 CITIFINANCIAL, PO BOX 6931, THE LAKES NV 88901-6931
 57892369 EDI: RMSC.COM Feb 19 2009 18:33:00 GE MONEY BANK, CARE CREDIT, PO BOX 981127,
 EL PASO TX 79998-1127
 57892371 EDI: WFFC.COM Feb 19 2009 18:33:00 WELLS FARGO BANK, BANKRUPTCY UNIT - CONSUMER,
 PO BOX 10438, DES MOINES IA 50306-0438

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 21, 2009

Signature:

